

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

MICHAEL J GEDMAN
MARIANNE GEDMAN
Debtor(s)

Case No. 11-27630JAD

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/22/2011.
- 2) The plan was confirmed on 03/01/2012.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 08/06/2012.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 01/17/2017.
- 6) Number of months from filing to last payment: 61.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$83,914.00.
- 10) Amount of unsecured claims discharged without payment: \$221,945.73.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$210,523.00
Less amount refunded to debtor	\$1,880.06

NET RECEIPTS:

\$208,642.94

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,100.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$7,365.21
Other	\$0.00
TOTAL EXPENSES OF ADMINISTRATION:	\$9,465.21

Attorney fees paid and disclosed by debtor: \$1,000.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AIRPORT CONTRACTORS INC++	Unsecured	NA	0.00	0.00	0.00	0.00
BANK OF AMERICA**	Unsecured	10,676.00	NA	NA	0.00	0.00
BEAVER CONCRETE & GRAVEL CO	Unsecured	35,566.00	NA	NA	0.00	0.00
BUREAUS INVESTMENT GROUP POR	Unsecured	NA	9,083.64	9,083.64	272.51	0.00
CAPITAL ONE BANK NA**	Unsecured	5,559.00	5,566.05	5,566.05	166.98	0.00
CAPITAL ONE NA**	Unsecured	273.00	200.00	200.00	6.00	0.00
CASTLE BUILDERS SUPPLY INC	Unsecured	22,585.00	NA	NA	0.00	0.00
CITIZENS BANK	Unsecured	961.00	NA	NA	0.00	0.00
DEPARTMENT STORES NATIONAL B	Unsecured	207.00	412.23	412.23	12.37	0.00
DUQUESNE LIGHT COMPANY*	Unsecured	NA	313.66	313.66	9.41	0.00
FEDERAL NATIONAL MORTGAGE AS	Secured	52,791.00	52,641.96	0.00	38,428.66	0.00
GE CAPITAL/HOME DEPOT++	Unsecured	750.00	NA	NA	0.00	0.00
GEORGE L WILSON & CO INC	Unsecured	9,305.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE*	Priority	3,413.00	3,288.95	3,288.95	3,288.95	0.00
INTERNAL REVENUE SERVICE*	Unsecured	0.00	161.05	161.05	4.83	0.00
JPMORGAN CHASE BANK	Secured	4,387.00	4,423.11	4,286.93	4,286.93	930.29
KNICKERBOCKER RUSSELL CO INC	Unsecured	15,257.00	16,798.35	16,798.35	503.95	0.00
OAK HARBOR CAPITAL IV LLC	Unsecured	9,758.00	9,937.83	9,937.83	298.13	0.00
PA DEPARTMENT OF LABOR & INDU	Priority	NA	0.00	0.00	0.00	0.00
PA DEPARTMENT OF REVENUE*	Unsecured	0.00	267.25	267.25	8.02	0.00
PA DEPARTMENT OF REVENUE*	Priority	1,352.00	1,090.73	1,090.73	1,090.73	0.00
PNE REALTY LLC	Unsecured	0.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATE	Unsecured	1,315.00	1,315.33	1,315.33	39.46	0.00
PORTFOLIO RECOVERY ASSOCIATE	Unsecured	1,816.00	1,816.78	1,816.78	54.50	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	7,698.00	7,698.13	7,698.13	230.94	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	8,994.00	9,049.21	9,049.21	271.48	0.00
RBS CITIZENS NA**	Unsecured	76,860.00	74,985.36	74,985.36	2,249.56	0.00
UNION PLUS CREDIT CARD	Unsecured	500.00	NA	NA	0.00	0.00
UNITED REFINING CO OF PA	Unsecured	1,918.00	NA	NA	0.00	0.00
WELLS FARGO BANK NA	Secured	232,276.00	232,171.71	0.00	147,024.03	0.00
WINE CONCRETE PRODUCTS INC	Unsecured	4,258.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
WOODLAWN OIL COMPANY	Unsecured	1,950.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$4,286.93	\$189,739.62	\$930.29
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$4,286.93	\$189,739.62	\$930.29
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$4,379.68	\$4,379.68	\$0.00
TOTAL PRIORITY:	\$4,379.68	\$4,379.68	\$0.00
GENERAL UNSECURED PAYMENTS:	\$137,604.87	\$4,128.14	\$0.00

Disbursements:

Expenses of Administration	<u>\$9,465.21</u>
Disbursements to Creditors	<u>\$199,177.73</u>
TOTAL DISBURSEMENTS :	<u>\$208,642.94</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/19/2017

By: /s/ Ronda J. Winneccour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.